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***\*Admitted in NY and NJ***

January 13, 2021

Via ECF  
Honorable Nancy Hershey Lord  
United States Bankruptcy Court  
271-C Cadman Plaza East  
Brooklyn, NY 11201-1800

Re: Phyllis M. D'Accordo  
Case No. 20-44115

Dear Judge Lord,

I am not opposing the motion to deny the debtor a discharge in the above-referenced case as the debtor has already received a Chapter 7 discharge within two years of the present filing as pointed out by the Office of the United States Trustee.

Should the Court require anything further regarding this matter, please do not hesitate to contact the undersigned. Thank you.

Respectfully,

  
Kevin B. Zazzera